

SHARE & LOAN RATES

November 1, 2018 - All Rates Subject to Change



Omaha 402-391-5838 or 888-302-9776
Council Bluffs 712-242-1055

* Annual Percentage Yield

SHARE RATES

PRIMARY SHARE ACCOUNTS

Dividends compounded monthly

	<u>RATE</u>	<u>A.P.Y. *</u>
\$.00 - 99.99	0.00%	0.00%
\$ 100.00 - 1,999.99	0.10%	.0476-.09%
\$ 2,000.00 - 9,999.99	0.15%	.0896-.14%
\$10,000.00 - 49,999.99	0.20%	.1381-.20%
\$50,000.00 and up	0.40%	.3081-.401%

SPECIAL SHARE ACCOUNTS

Dividends compounded monthly

Minor Savings - Age 12 and under	0.10%	0.10%
Christmas Club	0.15%	0.15%

MONEY MARKET ADVANTAGE

\$.00- 2,499.99	0.20%	.1502-.1753%
\$ 2,500.00- 4,999.99	0.30%	.2354-.2680%
\$ 5,000.00- 24,999.99	0.35%	.2680-.3502%
\$25,000.00- 49,999.99	0.40%	.3601-.401%
\$50,000.00 and up	0.65%	.4010 - .652%

MONEY MARKET ELITE

\$.00- 24,999.99	0.40%	0.40%
\$ 25,000.00 and up	0.55%	0.55%

CHECKING

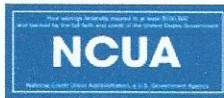
Easy Checking	0.10%	0.10%
Dividends are compounded monthly on the average daily balance over \$500.00.		
Smart Checking	0.10%	0.10%
Dividends are compounded monthly on the average daily balance over \$200.00.		
Business Checking	0.10%	0.10%
Dividends are compounded monthly on the average daily balance over \$500.00.		
Free Checking	Non Interest Bearing Account	

Share Certificates

Minimum deposit \$500.00 – dividends compounded monthly (except 3 month)

<u>TERM</u>	<u>RATE</u>	<u>A.P.Y. *</u>
3 Months (Dividends paid at maturity)	0.40%	0.40%
6 Months	0.75%	0.75%
9 Months	0.75%	0.75%
12 Months	0.90%	0.90%
18 Months	1.00%	1.00%
24 Months	1.25%	1.25%
Step-Up Certificates		
36 Months	1.40%	1.40%
60 Months	1.60%	1.60%

CERTIFICATE RATES



LOAN RATES

APR**

NEW CARS (16, 17, 18)/Other Vehicles***

72 Months	4.24% - 12.24%
60 Months	3.99% - 11.99%
48 Months	3.74% - 11.74%

USED CARS/Other Vehicles***

14, 15	Up to 60 Months	5.00% - 13.00%
12, 13	Up to 48 Months	6.00% - 14.00%
09, 10, 11	Up to 36 Months	7.75% - 15.75%

PERSONAL LOANS

24 Months	11.00%-13.50%
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OVERDRAFT PROTECTION

18.00%

HOME EQUITY****

5 Year - Fixed	
80% of Automated Valuation Model (AVM)	6.00% - 13.00%
80.01% - 90% of Appraised Value	6.50% - 13.50%

****Loan amounts over \$24,999, decrease rate by .50%

HOME EQUITY LINE OF CREDIT

10 Year - Variable	
Line of Credit	*Contact a loan officer

FIRST MORTGAGES (15,20,30 - Conventional, FHA, VA)

*Contact a loan officer

**APR = Annual Percentage Rate. Rates are

determined by individual credit profile. Rates assume automatic payments from a U.P. Connection checking or savings account.

***Other vehicles include boats, motorcycles, RV's, and Motor Homes. Terms may vary based on collateral.

IRA Share Certificates

Minimum deposit \$500.00 – dividends compounded quarterly

	<u>RATE</u>	<u>A.P.Y. *</u>
Traditional & Roth		
9 Months	0.75%	0.75%
12 Months	0.90%	0.90%
18 Months	1.00%	1.00%
Education		
12 Months	0.90%	0.90%
IRA Share Account		
	0.20%	0.20%

Minimum deposit \$25.00 – dividends compounded monthly

Multiple deposits may be made throughout tax year.